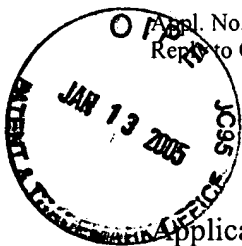


Appl. No. 09/980,258  
Reply to Office Action of September 9, 2004



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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Michael Horn, et al.  
Appl. No.: 09/980,258  
Filed: November 29, 2001  
Title: ELECTRONIC PAYMENT METHOD AND SYSTEM  
Art Unit: 3621  
Examiner: John M. Winter  
Docket No.: 112740-301

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

In response to the Office Action dated September 9, 2004, Applicants herein amend the above-identified application and respond as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.